

***F*oreclosure References Information**

RESOURCES

HUD Housing Counselors: Helping people manage money, learn about credit, and navigate the home buying and foreclosure process. Call (800) 569-4287 -- TTY/TDD (800) 877-8339 or go to <http://www.hud.gov/counseling>

HOPE NOW: industry led alliance to help homeowners in distress.
Call 1-888-995-HOPE (4673) or go to <http://www.hopenow.com>

HUD/FHA: Offering families a safe, fair, and affordable alternative to more expensive, complex, and risky loans. Call 1-800-CALL FHA (225-5342) or go to <http://www.fha.gov> **or**
HUD National Service Center – Call 1-888-297-8685 or go to
<http://www.hud.gov/offices/hsg/sfh/nsc/nschome.cfm>

Neighborhood Networks: education and job training information
Call 1-888-312-2743 or go to <http://www.nw.org>

Resources in Your State - <http://www.hud.gov/foreclosure/local.cfm>

National Foundation for Debt- Management – go to <http://www.nfdm.org>

Federal Reserve Education – go to <http://www.federalreserveeducation.org>

Internal Revenue Service - “Tax Relief Options” go to <http://www.irs.gov>

Federal Trade Commission - Facts for Consumers – Foreclosure Rescue Scams go to
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm>

Federal Deposit Insurance Corporation – Money Smart – A Financial Education Program – go to
<http://www.fdic.gov/consumers/consumer/moneysmart>

RESOURCE MATERIAL

HUD News Release Publications – go to <http://www.hud.gov/news>

Providing Alternatives to Mortgage Foreclosures: A Report to Congress (August, 1996, 200p.)
<http://www.huduser.org/publications/hsgfin/mortgage.html>

“Tips for Avoiding Foreclosure” <http://www.hud.gov/foreclosure/index.cfm> this website will also lead to information on the following web links and information:

- RESPA (Real Estate Settlement Procedures Act) – Call (202) 708–0502 or go to <http://www.hud.gov/offices/hsg/sfh/res/respamor.cfm>
- Help Save My Home - <http://www.hud.gov/offices/hsg/sfh/econ/econ.cfm>
- Alternatives to Foreclosure - http://www.huduser.org/periodicals/ushmc/fall_95/fall_95.html